

Information to identify the case:

Debtor 1	Sandra M. Marino	Social Security number or ITIN	xxx-xx-4201
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 6/26/19
Case number: 19-22534-CMB		Date case converted to chapter	7 12/23/21

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandra M. Marino	
2. All other names used in the last 8 years		
3. Address	408 Stratmore Avenue Pittsburgh, PA 15205	
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Sandra M. Marino**

Case number **19-22534-CMB**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/23/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 31, 2022 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Presumption of abuse The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/1/22 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Filing deadline: 3/3/22 Filing deadline: _____ <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Creditors with a foreign address	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
11. Liquidation of the debtor's property and payment of creditors' claims	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above. The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Sandra M. Marino
Debtor

Case No. 19-22534-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 23, 2021

User: aala
Form ID: 309B

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2021:

Recip ID	Recipient Name and Address
db	+ Sandra M. Marino, 408 Stratmore Avenue, Pittsburgh, PA 15205-3522
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ S. James Wallace, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15076758	+ Capital One Bank/Kohls, Po Box 30281, Salt Lake City, UT 84130-0281
15117576	+ Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15076766	+ MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15076774	+ Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
15106855	+ UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: chris.frye@steidl-steinberg.com	Dec 23 2021 22:37:00	Christopher M. Frye, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ EDI: BRCCRAWFORD.COM	Dec 24 2021 03:38:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Dec 23 2021 22:38:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Dec 24 2021 03:38:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM		

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cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 24 2021 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Dec 23 2021 22:38:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15114903	EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15076754	+ EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15076753	+ EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15076759	Email/Text: bankruptcy@cavps.com	Dec 23 2021 22:38:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15076755	+ EDI: CAPITALONE.COM	Dec 24 2021 03:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15076757	+ EDI: CAPITALONE.COM	Dec 24 2021 03:38:00	Capital One Bank, Po Box 30281, Salt Lake City, UT 84130-0281
15085275	EDI: CAPITALONE.COM	Dec 24 2021 03:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15117576	Email/PDF: bncnotices@becket-lee.com	Dec 23 2021 22:47:01	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15076760	+ Email/Text: bankruptcy@cavps.com	Dec 23 2021 22:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
15078620	+ Email/Text: bankruptcy@cavps.com	Dec 23 2021 22:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15076761	+ EDI: WFNNB.COM	Dec 24 2021 03:38:00	Comenity Bank/Gander Mountain, Po Box 182789, Columbus, OH 43218-2789
15076762	+ EDI: WFNNB.COM	Dec 24 2021 03:38:00	Comenity Bank/gndrmtmc, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15076763	Email/PDF: creditonebknotifications@resurgent.com	Dec 23 2021 22:46:54	Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873
15115269	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 23 2021 22:38:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15076764	+ EDI: FSAE.COM	Dec 24 2021 03:38:00	First Source Advantage, LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
15076765	EDI: IRS.COM	Dec 24 2021 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15160074	Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2021 22:46:53	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15076768	+ EDI: MID8.COM	Dec 24 2021 03:38:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15076769	+ EDI: MID8.COM	Dec 24 2021 03:38:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
15105370	+ EDI: MID8.COM	Dec 24 2021 03:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15117385	EDI: PRA.COM	Dec 24 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15082296	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 23 2021 22:46:53	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

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15076770	+ Email/Text: paparalegals@pandf.us	Dec 23 2021 22:38:00	Patenaude & Felix, 501 Corporate Drive, Southpointe- Suite 205, Attn: Gregg L. Morris, Esquire, Canonsburg, PA 15317-8584
15076771	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Paypal Credit/Bill Me Later, PO Box 5138, Lutherville Timonium, MD 21094-5138
15076773	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 23 2021 22:38:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15076772	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 23 2021 22:38:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15084899	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 23 2021 22:38:00	Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408
15117329	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15077512	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15076777	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15076776	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076775	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15096034	+ Email/Text: bncmail@w-legal.com	Dec 23 2021 22:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15076782	+ EDI: WTRRN BANK.COM	Dec 24 2021 03:38:00	TD Bank USA, N.A., Po Box 673, Minneapolis, MN 55440-0673
15076779	+ EDI: WTRRN BANK.COM	Dec 24 2021 03:38:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15076781	+ EDI: WTRRN BANK.COM	Dec 24 2021 03:38:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15076756	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15076778	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15076780	*+	Target, Po Box 673, Minneapolis, MN 55440-0673
15076767	##+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: aala

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Date Rcvd: Dec 23, 2021

Form ID: 309B

Total Noticed: 53

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Sandra M. Marino chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgoga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 8	